AMENDMENTS TO THE SPECIFICATION

Please amend the Abstract of the Specification as follows:

— — ~~Disclosed are a system and method of providing a virtual card service. The~~ <u>A</u> virtual card service system <u>and method are disclosed that include</u> ~~includes~~ a mobile communication terminal for transmitting an amount of withdrawal money and a withdrawal term for a virtual cash card to the virtual card service system, a virtual cash card system for receiving the amount of withdrawal money and the withdrawal term from the mobile communication terminal, verifying whether the withdrawal money is deposited in a parent account corresponding to the virtual cash card, storing information on the amount of withdrawal money and withdrawing term if the withdrawal money is deposited in the parent account, and informing the mobile communication terminal of authentication, and an ATM for receiving a virtual cash card identifying information, verifying whether the information is within the withdrawal term stored in the virtual cash card system, and withdrawing the amount of withdrawal money from the parent account. — —